

Fill in this information to identify the case:

Debtor 1	ROSELL CAMPBELL	
Debtor 2 (Spouse, if filing)		
United States Bankruptcy Court for the:	NORTH	District of MS (State)
Case number	18-14909	

Official Form 410S2

Notice of Postpetition Mortgage Fees, Expenses, and Charges 12/16

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any fees, expenses, and charges incurred after the bankruptcy filing that you assert are recoverable against the debtor or against the debtor's principal residence.

File this form as a supplement to your proof of claim. See Bankruptcy Rule 3002.1.

Name of creditor: 21ST MORTGAGE CORPORATION

Court claim no. (if known): 3

Last 4 digits of any number you use to identify the debtor's account: 7 3 7 9

Does this notice supplement a prior notice of postpetition fees, expenses, and charges?

No

Yes. Date of the last notice: / /

Part 1: Itemize Postpetition Fees, Expenses, and Charges

Itemize the fees, expenses, and charges incurred on the debtor's mortgage account after the petition was filed. Do not include any escrow account disbursements or any amounts previously itemized in a notice filed in this case. If the court has previously approved an amount, indicate that approval in parentheses after the date the amount was incurred.

Description	Dates incurred	Amount
1. Late charges		(1) \$ _____
2. Non-sufficient funds (NSF) fees		(2) \$ _____
3. Attorney fees		(3) \$ _____
4. Filing fees and court costs		(4) \$ _____
5. Bankruptcy/Proof of claim fees		(5) \$ _____
6. Appraisal/Broker's price opinion fees		(6) \$ _____
7. Property inspection fees		(7) \$ _____
8. Tax advances (non-escrow)	TAXES YEAR 2019	(8) \$ 213.12
9. Insurance advances (non-escrow)	09/2019	(9) \$ 1101.00
10. Property preservation expenses. Specify: _____		(10) \$ _____
11. Other. Specify: _____		(11) \$ _____
12. Other. Specify: _____		(12) \$ _____
13. Other. Specify: _____		(13) \$ _____
14. Other. Specify: _____		(14) \$ _____

The debtor or trustee may challenge whether the fees, expenses, and charges you listed are required to be paid. See 11 U.S.C. § 1322(b)(5) and Bankruptcy Rule 3002.1.

Debtor 1

ROSELL CAMPBELL

First Name Middle Name Last Name

Case number (if known)

18-14909

Part 2: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- I am the creditor.
 I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

x /S/ Amanda Mitchell

Signature

Date 10/31/2019

Print:

Amanda Mitchell

Title bk coordinator

Company

21st Mortgage Corp.

Address

PO BOX 477

Number KNOXVILLE TN 37901 Street
City State ZIP Code

Contact phone

800 955 0021

Email amitchell@21stmortgage.com



21ST MORTGAGE CORPORATION
620 MARKET STREET
KNOXVILLE, TN 37902
TEL: 800-955-0021
NMLS# 2280 * FAX: 877-312-2100

ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT

ROCHELLE M CAMPBELL
82 JACKSON DR
MICHIGAN CITY, MS 38647

This is a statement of actual activity in your escrow account from NOVEMBER 2018 through OCTOBER 2019. This Section provides last year's projections and compares it with the actual activity.

Principal & Interest:	\$405.76	Principal & Interest:	\$405.76
Escrow Payment:	130.99	Escrow Payment:	137.29
Other:	.00	Other:	.00
TOTAL PAYMENT:	\$536.75	PAYMENT DUE:	\$543.05

ACTUAL CURRENT YEAR ACTIVITY

Actual Payments To Escrow	Last Year Projected Payments To Escrow	Actual Payments From Escrow	Last Year Projected Payments From Escrow	Description	Actual Escrow Balance	Projected Escrow Balance
Starting Balance:					483.00-	353.28-
2018 /11	130.99				*	222.29-
2018 /12	130.99				*	91.30-
2019 /01	130.99				*	39.69
2019 /01			208.88-	BENTON COUNTY TAX COLLECT	*	169.19-
2019 /02	130.99				*	38.20-
2019 /03	130.99				*	92.79
2019 /04	130.99				*	223.78
2019 /05	130.99				*	354.77
2019 /06	130.99	130.99			352.01-	485.76
2019 /07	130.99	130.99			221.02-	616.75
2019 /08	130.99	130.99			90.03-	747.74
2019 /09	130.99	130.99	1164.00-	Property Damage Insurance	*	1254.03-
2019 /09	130.99	130.99			1123.04-	222.27-
2019 /10	130.99	130.99		Anticipated Customer Pmt	992.05-	878.73
						91.28-

Totals: 654.95 1571.88 1164.00- 1309.88-

\$523.96 was paid into escrow by the borrower during the past computation year. Please note this figure may not include payments into escrow that are anticipated but have not yet been made.

An asterisk(*) indicates a difference from the previous estimate.

Last year, we anticipated that payments from your account would be made during this period equaling \$1,309.88. Under federal law, your lowest monthly balance should not have exceeded \$218.31 or 1/6 of anticipated payments from the account, unless your mortgage contract or state law specifies a lower amount. Under the mortgage contract and state law your lowest balance should not have exceeded \$218.31.

Your actual lowest monthly balance was less than \$218.31. The items with an asterisk on your Account History may explain this. If you want further explanation, please call our toll-free number.

ROCHELLE M CAMPBELL

PROJECTION OF NEXT YEAR ACTIVITY

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made from your account.

Payments To Escrow Acct	Payments From Escrow Acct	Description	Projected Balance
Starting Balance:			992.05-
2019 /11	137.29		854.76-
2019 /12	137.29		717.47-
2020 /01	137.29	208.88- BENTON COUNTY TAX COLLECTOR	789.06-
2020 /02	137.29		651.77-
2020 /03	137.29		514.48-
2020 /04	137.29		377.19-
2020 /05	137.29		239.90-
2020 /06	137.29		102.61-
2020 /07	137.29		34.68
2020 /08	137.29		171.97
2020 /09	137.29	1164.00- Property Damage Insurance	854.74-
2020 /10	137.29		717.45-
Totals:	1647.48	1372.88-	

Your ending balance from the last month of the account history statement is \$992.05-. Your starting balance according to this analysis should be \$91.52. This means you have a deficiency of \$992.05-. This deficiency may be collected from you over a period of 2 months or more unless the deficiency is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. 21st Mortgage has elected to collect the deficiency in 2 or more payments as a part of your monthly escrow payment as detailed above until the deficiency is collected. After considering the deficiency, you still have a remaining shortage of \$91.52. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 months deposit, in which case we have the additional option of requesting payment within 30 days. 21st Mortgage has elected to collect the shortage in 12 or more payments as a part of your monthly escrow payment as detailed above until the shortage is collected.

PLEASE KEEP THIS STATEMENT FOR COMPARISON WITH THE ACTUAL ACTIVITY IN YOUR ACCOUNT AT THE END OF THE NEXT ESCROW ACCOUNTING COMPUTATION YEAR.

Your monthly mortgage payment for the coming year will be \$543.05 of which \$405.76 will be for principal and interest and \$137.29 will go into your escrow account.

Should you have any questions, any of our customer service representatives will be happy to help you at 1-800-955-0021.

Please be advised further that this letter constitutes neither demand for payment of the captioned debt nor a notice of personal liability to any recipient hereof who might have received a discharge of such debt in accordance with applicable bankruptcy laws or who might be subject to the automatic stay of Section 362 of the United States Bankruptcy Code.

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF MISSISSIPPI

IN RE: _____) CHAPTER: 13
ROSHELL CAMPBELL, Debtor(s)) CASE NO: 18-14909

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CERTIFICATE OF SERVICE

I, Amanda Mitchell, Bankruptcy Coordinator for 21st Mortgage Corporation, hereby certify that on the 31st day of October, 2019, a true and exact copy of Notice of Post-Petition Charges was served upon the following parties in this manner:

SERVICE BY ELECTRONIC MAIL:

Trustee Locke D. Barkley
6360 I-55 North
Suite 140
Jackson, MS 39211

Attorney Robert H. Lomenick, Jr.
P.O. Box 417
Holly Springs, MS 38635

SERVICE BY REGULAR MAIL:

Roshell Campbell
82 Jackson Dr
Michigan City, MS 38647

/s/Amanda Mitchell

21ST MORTGAGE CORPORATION